

Information to identify the case:

Debtor 1	Charles C. Hayes	Social Security number or ITIN	xxx-xx-0462
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 23-21681-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Charles C. Hayes

12/20/23

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Charles C. Hayes
Debtor

Case No. 23-21681-GLT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 20, 2023

User: admin
Form ID: 318

Page 1 of 4
Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2023:

Recip ID	Recipient Name and Address
db	+ Charles C. Hayes, 606 Dry Hill Road, Connellsville, PA 15425-6192
15626078	Diocese of Greensburg, Geibel Catholic, Junior - Senior High School, Connellsville, PA 15425
15634273	+ Excelsa Health, 532 W Pittsburgh St, Greensburg, PA 15601-2239
15634276	+ Geibel Catholic Highschool, 611 E Crawford Ave, Connellsville, PA 15425-2199
15626090	+ Patenaude & Felix, 2400 ANSYS DRIVE, Suite 402-B, Canonsburg, PA 15317-0403
15634290	+ Southwestern Endoscopy, 300 Spring Creeek Ln, Uniontown, PA 15401-9069
15634291	+ Swgi Specialists, 300 Spring Creek Ln, Uniontown, PA 15401-9069
15634298	+ The Groves Psychological Center, 1225 S Main St Suite 207, Greensburg, PA 15601-5370
15626096	+ Toll By Plate, PO Box 645631, Pittsburgh, PA 15264-5254
15634303	+ US Digestive Health, 300 Spring Creek Ln, Uniontown, PA 15401-9069

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 21 2023 04:52:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 21 2023 00:01:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
15626066	Email/Text: Bankruptcy@absoluteresolutions.com	Dec 21 2023 00:00:00	Absolute Resolutions, Attn: Bankruptcy, 8000 Norman Center Dr #350, Bloomington, MN 55437
15626067	+ Email/Text: backoffice@affirm.com	Dec 21 2023 00:01:00	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
15626068	+ Email/Text: backoffice@affirm.com	Dec 21 2023 00:01:00	Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
15626069	+ Email/PDF: bncnotices@becket-lee.com	Dec 21 2023 00:23:15	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15626072	+ EDI: CRFRSTNA.COM	Dec 21 2023 04:52:00	CFNA/Credit First Natl Assoc, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
15634264	+ EDI: CITICORP	Dec 21 2023 04:52:00	CITIBANK, 701 E 60TH ST N, Sioux Falls, SD 57104-0432
15626074	Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 21 2023 00:00:00	Citizens Bank NA, Attn: Bankruptcy, 1 Citizens Plaza, Providence, RI 02903
15626070	+ EDI: CAPITALONE.COM	Dec 21 2023 04:52:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15626071	+ Email/Text: bankruptcy@cavps.com		

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		Dec 21 2023 00:01:00	Cavalry Portfolio Services, Attn: Bankruptcy, 500 Summit Lake Drive, Suite 400, Vahalla, NY 10595-2321
15634261	+ Email/Text: bzern@celticbank.com	Dec 21 2023 00:01:00	Celtic Bank, 268 State St #300, Salt Lake City, UT 84111-5314
15626073	+ EDI: CITICORP	Dec 21 2023 04:52:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
15626075	Email/PDF: resurgentbknotifications@resurgent.com	Dec 21 2023 00:22:58	Citizens Bank NA, C/o Resurgent Capital Services, Greenville, SC 29602
15626076	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 21 2023 00:23:09	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
15634268	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 21 2023 00:09:55	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
15626080	Email/Text: BKCourtNotices@yourmortgageonline.com	Dec 21 2023 00:00:00	Dovenmuehle Mortgage, Inc., Attn: Bankruptcy, 1 Corporate Dr. St 360, Lake Zurich, IL 60047
15626077	+ Email/Text: electronicbkydocs@nelnet.net	Dec 21 2023 00:01:00	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
15626079	+ EDI: DISCOVER	Dec 21 2023 04:52:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15626081	+ Email/Text: data_processing@fin-rec.com	Dec 21 2023 00:01:00	Financial Recovery Services, PO Box 385908, Minneapolis, MN 55438-5908
15626082	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Dec 21 2023 00:00:00	First National Bank of Pennsylvania, 4140 E State St, Hermitage, PA 16148-3401
15626083	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Dec 21 2023 00:00:00	Goldman Sachs Bank USA, Attn: Bankruptcy, Po Box 70379, Philadelphia, PA 19176-0379
15626085	EDI: IRS.COM	Dec 21 2023 04:52:00	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
15626087	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 21 2023 00:00:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
15634282	+ EDI: SYNC	Dec 21 2023 04:52:00	Lowes Home Centers, 1605 Curtis Bridge Road, Wilkesboro, NC 28697-2231
15626088	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 21 2023 00:10:32	Merrick Bank/CCHoldings, Attn: Bankruptcy, P.O. Box 9201, Old Bethpage, NY 11804-9001
15626089	+ EDI: NFCU.COM	Dec 21 2023 04:52:00	Navy FCU, Attn: Bankruptcy, P.O. Box 3000, Merrifield, VA 22119-3000
15626091	Email/Text: Bankruptcy.Notices@pnc.com	Dec 21 2023 00:00:00	PNC Financial, Attn: Bankruptcy, 300 Fifth Avenue, Pittsburgh, PA 15222
15626092	EDI: PRA.COM	Dec 21 2023 04:52:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15626602	EDI: PENNDEPTREV	Dec 21 2023 04:52:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
15626602	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 21 2023 00:01:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
15634286	+ Email/Text: bkrgeneric@penfed.org	Dec 21 2023 00:00:00	Pentagon FCU, 2930 Eisenhower Ave, Alexandria, VA 22314-4557
15634292	+ EDI: SYNC	Dec 21 2023 04:52:00	SYNCB, C/O P O BOX 965015, Orlando, FL 32896-0001
15634293	+ EDI: SYNC	Dec 21 2023 04:52:00	SYNCB/AMAZON, C/O P O BOX 965015, Orlando, FL 32896-0001

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15634294	+ EDI: SYNC	Dec 21 2023 04:52:00	SYNCB/LOWES, PO BOX 965005, Orlando, FL 32896-5005
15626093	+ Email/Text: cs@securitycreditservicesllc.com	Dec 21 2023 00:00:00	Security Credit Services, Attn: Bankruptcy, Po Box 1156, Oxford, MS 38655-1156
15626094	+ EDI: SYNC	Dec 21 2023 04:52:00	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15634297	+ EDI: CITICORP	Dec 21 2023 04:52:00	THD/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
15626095	+ EDI: WTRRN BANK.COM	Dec 21 2023 04:52:00	Target NB, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
15634300	+ Email/Text: bankruptcydepartment@tsico.com	Dec 21 2023 00:01:00	Transworld Systems, 500 Virginia Drive Suite 514, Fort Washington, PA 19034-2733
15626097	Email/Text: bankruptcy@unifund.com	Dec 21 2023 00:00:00	Unifund, Attn: Bankruptcy Department, 10625 Techwood Cir., Cincinnati, OH 45242
15634302	Email/Text: bknotice@upgrade.com	Dec 21 2023 00:00:00	Upgrade, 275 Battery Street, 23rd Floor, San Francisco, CA 94111
15626098	^ MEBN	Dec 20 2023 23:58:42	Velocity Investments, Llc, Attn: Bankruptcy, 1800 Route 34n, Suite 305, Wall, NJ 07719-9146

TOTAL: 43

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		AmeriSave Mortgage Corporation
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
15634255	*P++	ABSOLUTE RESOLUTIONS CORPORATION, 8000 NORMAN CENTER DRIVE SUITE 350, BLOOMINGTON MN 55437-1118, address filed with court:, Absolute Resolutions, Attn: Bankruptcy, 8000 Norman Center Dr #350, Bloomington, MN 55437
15634256	*+	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
15634257	*+	Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
15634258	*+	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15634262	*+	CFNA/Credit First Natl Assoc, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
15634265	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, Citizens Bank NA, Attn: Bankruptcy, 1 Citizens Plaza, Providence, RI 02903
15634259	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15634260	*+	Cavalry Portfolio Services, Attn: Bankruptcy, 500 Summit Lake Drive, Suite 400, Vahalla, NY 10595-2321
15634263	*+	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
15634266	*	Citizens Bank NA, C/o Resurgent Capital Services, Greenville, SC 29602
15634267	*+	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
15634272	*P++	DOVENMUEHLE MORTGAGE, 1 CORPORATE DRIVE SUITE 360, LAKE ZURICH IL 60047-8945, address filed with court:, Dovenmuehle Mortgage, Inc., Attn: Bankruptcy, 1 Corporate Dr. St 360, Lake Zurich, IL 60047
15634269	*+	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
15634270	*	Diocese of Greensburg, Geibel Catholic, Junior - Senior High School, Connellsville, PA 15425
15634271	*+	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15634274	*+	Financial Recovery Services, PO Box 385908, Minneapolis, MN 55438-5908
15634275	*+	First National Bank of Pennsylvania, 4140 E State St, Hermitage, PA 16148-3401
15634277	*+	Goldman Sachs Bank USA, Attn: Bankruptcy, Po Box 70379, Philadelphia, PA 19176-0379
15626086	*+	Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107
15634280	*+	Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107
15634279	*	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
15626084	*+	Internal Revenue Service, Insolvency Unit, PO Box 7346, Philadelphia, PA 19101-7346
15634278	*+	Internal Revenue Service, Insolvency Unit, PO Box 7346, Philadelphia, PA 19101-7346
15634281	*+	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
15634283	*+	Merrick Bank/CCHoldings, Attn: Bankruptcy, P.O. Box 9201, Old Bethpage, NY 11804-9001
15634284	*+	Navy FCU, Attn: Bankruptcy, P.O. Box 3000, Merrifield, VA 22119-3000
15634287	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Financial,

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Attn: Bankruptcy, 300 Fifth Avenue, Pittsburgh, PA 15222

15634288	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15634285	*+	Patenaude & Felix, 2400 ANSYS DRIVE, Suite 402-B, Canonsburg, PA 15317-0403
15634289	*+	Security Credit Services, Attn: Bankruptcy, Po Box 1156, Oxford, MS 38655-1156
15634295	*+	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15634296	*+	Target NB, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
15634299	*+	Toll By Plate, PO Box 645631, Pittsburgh, PA 15264-5254
15634301	*P++	UNIFUND CCR LLC, ATTN MEDIA DEPARTMENT, 10625 TECHWOOD CIRCLE, CINCINNATI OH 45242-2846, address filed with court., Unifund, Attn: Bankruptcy Department, 10625 Techwood Cir., Cincinnati, OH 45242
15634304	*+	Velocity Investments, Llc, Attn: Bankruptcy, 1800 Route 34n, Suite 305, Wall, NJ 07719-9146

TOTAL: 1 Undeliverable, 36 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 22, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor AmeriSave Mortgage Corporation bnicholas@kmlawgroup.com
Lawrence W. Willis	on behalf of Debtor Charles C. Hayes ecf@westernpabankruptcy.com urfreshstr@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Robert H. Slone, Trustee	robertslone223@gmail.com rslone@mahadylegal.com;pa07@ecfcbis.com

TOTAL: 4